

Form 3015-1 - Chapter 13 Plan

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA FOURTH DIVISION

In re:

KURT P BAZOFF
TRACY A BAZOFF

POST CONFIRMATION MODIFIED
CHAPTER 13 PLAN

Dated: November 14, 2012

DEBTOR

Case No. 10-46469

*In a joint case,
debtor means debtors in this plan.*

1. DEBTOR'S PAYMENTS TO THE TRUSTEE —

- As of the date of this plan, the debtor has paid the trustee \$7,389.00.
- After the date of this plan, the debtor will pay the trustee \$200.00 per months for 3 months beginning September 2012, which was received on September 28, 2012, for a total of \$600.00; then \$300.00 per month for 33 months beginning December 2012 for a total of \$9,900.00 for a grand total of \$10,500.00
The minimum plan payment length is 36 or X 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- The debtor will also pay the trustee - **The debtors shall send the Trustee each year during the Chapter 13 Plan complete copies of their federal and state income tax returns at the time they are filed. The debtors shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000.00 plus any earned income credit (EIC). Any remaining amounts shall be turned over to the Chapter 13 plan as additional plan payments.**
- The debtor will pay the trustee a total of \$17,889.00 [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE — The trustee will pay from available funds only creditors for which proof of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$1,788.00, [line 1(d) x .10].

3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] — The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Months	Total Payments
a. -NONE-	\$		\$
b. TOTAL			\$ 0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Property
a. -NONE-	

5. CLAIMS NOT IN DEFAULT — Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Property
a. Wings Financial Credit Union fka City County Federal Credit Union	2004 Jeep Grand Cherokee (paid)

6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] — The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. TCF National Bank	\$ 3,215.00	\$ 55.00	1	2	\$ 3,215.00*
*3,104.50 has been paid as of the date of this modified plan. Remaining balance is \$109.76					
b. TOTAL					\$ 3,215.00*

7. **CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e)]** — The trustee will cure defaults on the following claims as set forth below. The debtor will pay for the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

	Creditor	Amount of Default	Int. rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.	-NONE-	\$	\$			\$	
b.	TOTAL					\$	0.00

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** — The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

	Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. in Mo. #	(Monthly Pmnts) x (No. of Pmnts)	= Pmnts on Account of Claim	+ (Adq. Prot. from ¶ 3)	= TOTAL PAYMENTS
a.	-NONE-	\$	\$			\$	\$	\$	0.00
b.	TOTAL							\$	0.00

9. **PRIORITY CLAIMS** — The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.	Attorney Fees	\$ 4,273.00*	\$ 125.00	1	5	\$ 4,273.00*
	*\$3,773.00 has been paid. An application for fees in the amount of \$500.00 will be filed.					
b.	Domestic Support	\$	\$			\$
c.	Internal Revenue Service	\$	\$			\$
d.	Minn Dept of Revenue	\$	\$			\$
e.	TOTAL					\$ 4,273.00*

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** — In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: -NONE-. The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

	Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.	-NONE-					\$	
b.	TOTAL					\$	0.00

11. **TIMELY FILED UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ 8,613.00 [line 1(d) minus lines 2, 6(b), 7(a), 8(a), 9(b) and 10(a)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ 0.00 .
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ 88,460.00 .
- c. Total estimated unsecured claims are \$ 88,460.00 [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10 or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. **OTHER PROVISIONS** — The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

There is no provision for payment to Wings Financial Credit Union, fka City County Federal Credit Union as a secured creditor for their claim filed January 25, 2011, claim #16. This claim was filed as an unsecured claim and the trustee shall pay this claim on a pro rata basis as an unsecured creditor. Any amount not paid shall be discharged upon the debtors being granted a discharge under this case.

14. SUMMARY OF PAYMENTS —

Trustee's Fee [Line 2]	\$	1,788.00
Home Mortgage Defaults [Line 6(b)]	\$	3,215.00
Claims in Default [Line 7(a)]	\$	0.00
Other Secured Claims [Line 8(b)]	\$	0.00
Priority Claims [Line 9(b)]	\$	4,273.00
Separate Classes [Line 10(a)]	\$	0.00
Unsecured Creditors [Line 11]	\$	8,613.00
TOTAL [must equal Line 1(d)]	\$	17,889.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Robert J. Hoglund 210997
Hoglund, Chwialkowski & Mrozik P.L.L.C
1781 West County Road B
PO Box 130938
Roseville, MN 55113
(651) 628-9929
210997

Signed /s/ KURT B BAZOFF
KURT B BAZOFF
DEBTOR

Signed /s/ TRACY A BAZOFF
TRACY A BAZOFF
DEBTOR (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Bkry Case No: 10-46469

Kurt P. Bazoff,

Chapter 13

and

Tracy A. Bazoff,

UNSWORN CERTIFICATE

Debtor(s).

OF SERVICE

I, Rhonda L. Juneski, employed by Hoglund & Chwialkowski, P.L.L.C., attorneys licensed to practice law in this Court, with office address of 1781 West County Road B, Roseville, Minnesota 55113, declare that on November 23, 2012, I served the Modified Chapter 13 Plan and the Notice of Hearing and Motion to Modify the Chapter 13 Plan to each of the entities named below:

E-Notice Only

Kyle L. Carlson
Trustee in Bankruptcy
PO Box 519
Barnesville, Minnesota 56514

United States Trustee
1015 United States Courthouse
300 South Fourth Street
Minneapolis, Minnesota 55401

By mailing to each of them a copy thereof addressed to each of the entities as follows:

Kurt P. Bazoff
Tracy A. Bazoff
25714 – 9th Street West
Zimmerman, Minnesota 55398

And to all creditors/parties in interest listed on matrix (see attached)

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: November 23, 2012

Signed: /e/ Rhonda L. Juneski
Legal Assistant

CAPITAL ONE
PO BOX 60599
CITY OF INDUSTRY CA 91716-0599

CAPITAL ONE
PO BOX 5155
NORCROSS GA 30091

CBE GROUP INC
131 TOWER PARK DR STE 100
WATERLOO IA 50701

CHASE
PO BOX 94014
PALATINE IL 60094-4014

CHASE
PO BOX 15298
WILMINGTON DE 19850-5298

CITIFINANCIAL
PO BOX 6931
THE LAKES NV 88901-6931

CITY COUNTY FEDERAL CREDIT UNION
6160 SUMMIT DR
BROOKLYN CENTER MN 55430

CITY COUNTY FEDERAL CREDIT UNION
6010 EARLE BROWN DR
BROOKLYN CENTER MN 55430-2506

CLX SYSTEMS/WESTWOOD MGMT
PO BOX 125
MEDINA MN 55340-0125

DAVERN MCLEOD & MOSHER LLP
ATTORNEYS AT LAW
7500 OLSON MEMORIAL HWY STE 150
GOLDEN VALLEY MN 55427-4872

DELL PREFERED ACCOUNT
PO BOX 6403
CAROL STREAM IL 60197-6403

DISH NETWORK
DEPT 0063
PALATINE IL 60055-0063

FAIRVIEW
100 S OWASSO BLVD W
SAINT PAUL MN 55117

FAIRVIEW HEALTH SERVICES
PO BOX 9372
MINNEAPOLIS MN 55440-9372

FAIRVIEW HEALTH SERVICES
100 S OWASSO BLVD W
SAINT PAUL MN 55117

FAIRVIEW NORTHLAND CLINIC
100 S OWASSO BLVD W
SAINT PAUL MN 55117

FAIRVIEW NORTHLAND CLINIC
919 NORTHLAND DR
PRINCETON MN 55371

FASHION BUG
PO BOX 856021
LOUISVILLE KY 40285

FINANCIAL RECOVERY
PO BOX 385908
MINNEAPOLIS MN 55438

GLOBAL CREDIT & COLLECTIONS
300 INTERNATIONAL DR STE 100
PMB 10015
WILLIAMSVILLE NY 14221

HOME DEPOT CREDIT SERVICES
PO BOX 182676
COLUMBUS OH 43218-2676

HOME DEPOT CREDIT SERVICES
PO BOX 6028
THE LAKES NV 88901-6028

IC SYSTEMS INC
444 HWY 96 E
PO BOX 64437
SAINT PAUL MN 55164

IC SYSTEMS INC
444 HWY 96 E
PO BOX 64886
SAINT PAUL MN 55164

IC SYSTEMS INC
444 HWY 96 E
PO BOX 64887
SAINT PAUL MN 55164

INTEGRITY FINANCIAL
4370 W 109TH ST STE 100
LEAWOOD KS 66211

JC CHRISTENSEN & ASSOCIATES
PO BOX 519
SAUK RAPIDS MN 56379-0519

NORAN NEUROLOGICAL CLINIC
2828 CHICAGO AVE S STE 315
MINNEAPOLIS MN 55407

NORAN NEUROLOGICAL CLINIC
910 E 26TH ST STE 410
MINNEAPOLIS MN 55404

ORCHARD BANK/HSBC CARD SERVICES
PO BOX 5222
CAROL STREAM IL 60197-5222

PENTAGROUP FINANCIAL LLC
35A RUST LN
BOERNE TX 78006-8202

PENTAGROUP FINANCIAL LLC
5959 CORPORATE DR STE 1400
HOUSTON TX 77036

SCOTTS LAWN SERVICE
C/O LAW OFFICES OF JOEL CARDIS LLC
2006 SWEDE RD STE 100
EAST NORRISTOWN PA 19401

TARGET NATIONAL BANK
PO BOX 59317
MINNEAPOLIS MN 55459-0317

TCF NATIONAL BANK
PO BOX 1501
MINNEAPOLIS MN 55480-1501

THE BANK OF ELK RIVER
630 MAIN ST
ELK RIVER MN 55330

TWIN CITIES ORTHOPEDICS
PO BOX 9188
MINNEAPOLIS MN 55480

WALMART/GE MONEY BANK
PO BOX 530927
ATLANTA GA 30353-0927

WORLD FINANCIAL NETWORK
PO BOX 182125
COLUMBUS OH 43218-2125

American Infosource LP as agent for
World Financial Network National Bank as
Fashion Bug (Spirit of America)
PO Box 248872
Oklahoma City, OK 73124-8872

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

Dell Financial Services, LLC
c/o Resurgent Capital Services
PO Box 10390
Greenville, SC 29603-0390

TCF National Bank
801 Marquette Avenue
Minneapolis, MN 55402

Candica, LLC
c/o Weinstein & Riley, PS
2001 Western Avenue, Suite 400
Seattle, WA 98121

HSBC Bank Nevada, NA
by PRA Receivables Management, LLC
PO Box 12907
Norfolk, VA 23541

PRA Receivables Management, LLC
As agent for Portfolio Recovery Assoc.
c/o Wal-mart; Thd
PO Box 12914
Norfolk, VA 23541

Calvary Portfolio Services, LLC
7 Skyline Drive, Third Floor
Hawthorne, NY 10532

CR Evergreen, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

eCAST Settlement Corporation assignee of
CitiFinancial, Inc.
PO Box 29262
New York NY 10087-9262

GE Money Bank
c/o Recovery Management Systems, Corp.
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Wings Financial Credit Union
14985 Glazier Avenue, Suite 100
Apple Valley, MN 55124-6539

East Bay Funding, LLC
c/o Resurgent Capital Services
PO Box 288
Greenville, SC 29603

Minnesota Department of Revenue
Bankruptcy Section
PO Box 64447
St. Paul, MN 55101

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA

In re:

Bankruptcy Case Number: 10-46469

Kurt P. Bazoff

and

SIGNATURE DECLARATION

Tracy A. Bazoff

Debtor(s).

() PETITION, SCHEDULES & STATEMENTS

() CHAPTER 13 PLAN

() SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION

() AMENDMENT TO PETITION, SCHEDULES & STATEMENTS

(X) MODIFIED CHAPTER 13 PLAN/MOTION FOR HEARING

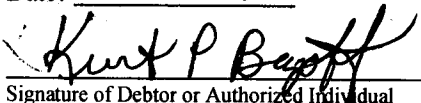
() OTHER: (Please describe)

(X) **VERIFICATION:** I (we), Kurt P. Bazoff and Tracy A. Bazoff, debtor(s) named in the attached Modified Chapter 13 Plan/Motion for Hearing, declare under penalty of perjury that the foregoing is true and correct.

I[We] Kurt P. Bazoff and Tracy A. Bazoff, the undersigned debtor(s) or authorized individual, *hereby declare under penalty of perjury* that the information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct. I consent to my attorney electronically filing my petition, a scanned image of this declaration, statements, and schedules, amendments, and/or chapter 13 plan, as indicated above, with the United States Bankruptcy Court. I understand that a scanned image of this declaration is to be converted to PDF, and either inserted as the last page in the electronic submission or electronically submitted within five days after the above-named document have been electronically submitted.

[] [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

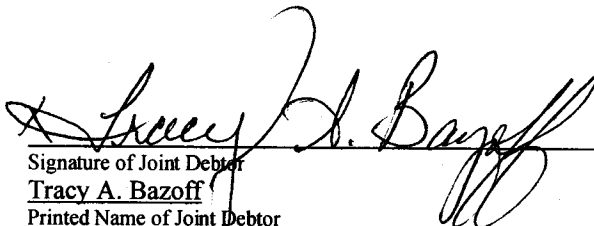
[] [If petitioner is a corporation or partnership] I declare under penalty of perjury that the information provided in the petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Date: 11-16-12


Signature of Debtor or Authorized Individual

Kurt P. Bazoff

Printed Name of Debtor or Authorized Individual



Signature of Joint Debtor

Tracy A. Bazoff

Printed Name of Joint Debtor

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: /s/ Robert J. Hoglund

Robert J. Hoglund #210997

1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

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